

Registered number: 05702090
Charity number: 1140209

Community Resources for Change
(A company limited by guarantee)

Unaudited

Trustees' report and financial statements
for the year ended 31 March 2024

Community Resources for Change
(A company limited by guarantee)

Contents

	Page
Reference and administrative details of the Charity, its Trustees and advisers	1
Trustees' report	2 - 9
Independent examiner's report	10 - 11
Statement of financial activities	12
Balance sheet	13
Statement of cash flows	14
Notes to the financial statements	15 - 28

Community Resources for Change
(A company limited by guarantee)

Reference and administrative details of the Charity, its Trustees and advisers
for the year ended 31 March 2024

Trustees

Avril McIntyre (resigned 19 February 2024)
Sally Dixon
Rachel Wright
John Singleton
Nzilani Kaunda

Company registered number

05702090

Charity registered number

1140209

Registered office

Lifeline House
25 Neville Road
Dagenham
Essex
RM8 3QS

Accountants

Kreston Reeves LLP
Chartered Accountants
9 Donnington Park
85 Birdham Road
Chichester
West Sussex
PO20 7AJ

Bankers

CAF Bank Ltd
25 Kings Hill Avenue
West Malling
Kent
ME19 4JQ

Independent Examiner

Lucy Hammond BSc FCA DChA
Kreston Reeves LLP
Chartered Accountants
9 Donnington Park
85 Birdham Road, Chichester
West Sussex, PO20 7AJ

Community Resources for Change
(A company limited by guarantee)

Trustees' report
for the year ended 31 March 2024

The Trustees present their annual report together with the financial statements of the Community Resources for Change for the period 1 April 2023 to 31 March 2024. The annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the Charity qualifies as small under section 382 of the Companies Act 2006, the strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Objectives and activities

a. Policies and objectives

- The advancement of education and training and the relief of unemployment including (but not so as to limit the generality of the foregoing) assistance to find employment particularly but not exclusively amongst asylum seekers and refugees in Dagenham and in such other parts of the United Kingdom or the world as the Trustees from time to time may think fit.
- The relief of financial hardship and of sickness and the promotion and preservation of good health by the provision of funds, goods or services of any kind in such parts of the United Kingdom or the world as the Trustees from time to time may think fit.
- The provision of community facilities for recreational and other leisure time occupation in the interests of social welfare for persons who have need by reason of their youth, poverty or social and economic circumstances with the object of improving their conditions of life in Dagenham and in such other parts of the United Kingdom or the world as the Trustees may from time to time think fit and to fulfil such other purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the Charity.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

b. Main activities undertaken to further the Charity's purposes for the public benefit

In planning the activities of the Charity, the Trustees have given consideration to the guidance on public benefit issued by the Charity Commission, in particular to ensure that:

- There are identifiable benefits
- Benefits are to the public or a section of the public.
- The benefits relate closely to the charitable objectives.

Community Resources for Change
(A company limited by guarantee)

Trustees' report (continued)
for the year ended 31 March 2024

Objectives and activities (continued)

Achievements and performance

a. Review of activities

Activity Report

The work of Community Resources has gone from strength to strength this year with new levels of engagement with a range of participants, secured funding which ensures the work is sustainable and a growing number of volunteers. The reach both within the local Barking & Dagenham area and wider through Peaced Together is significant and it is a charity that demonstrates strong local connection with a strategic influence, shaping the landscape of the local social sector. We are grateful to our funders for the ongoing support, Barking & Dagenham Council, Mercers Charitable Foundation, Garfield Weston Foundation and Trusthouse Charitable Foundation, Lancaster Foundation Grant and Tudor Trust.

The budget for 2023 to 2024 was forecast to have a deficit of £34k but due to significant additional funds being sourced during the year, we were able to transfer an additional £27k into free reserves at the year end. We will actively pursue funding as we recognise that most of the current funding ends in the next financial year. We are confident that with the excellent work happening across the charity that we will be able to secure the necessary funds.

Neighbourhood Team

Continuing activities

The work continues to attract healthy numbers. The most popular activities have been:

- Wednesday lunch club with up to 45 people coming each week. Often these are older people, some of whom tell us that it is the only hot meal they have in the week and the only time they really get to socialise with others.
- Warm Welcome session which has attracted 40 to 50 parents and children each Monday evening. This surprised us as the aim was to ease the burden on families by providing a warm space during the coldest months, however we have had more people coming during this milder winter than we did last year when it was much colder. People told us that they just appreciate the opportunity to be with others and for their children to have fun and a hot meal.
- Tots and Tinies which is always very busy with 25+ mums and children. Visitors comment on the welcoming atmosphere of the group, in fact a woman who runs her own sessions in Dagenham couldn't believe how the mums talk to each other instead of sitting on their phones the whole time. She asked Mara how she does it and Mara was able to explain our ethos and values to her.
- Mums' well-being group which has now been going for just over a year and seems to be expanding weekly with up to 23 mums plus children. The team has gone through prototype training via BD_Collective and this has helped them to think strategically about how to develop and evaluate the group.
- Andrew's Corner furniture shop continues to be a surprisingly popular drop-in space with 20+ people coming when it's open (which is currently twice a week).

New activities

- Wheels in Motion:

This chair-based exercise class was set up by Tracy Brace who wanted to find a way of exercising that would accommodate her wheelchair. We have supported her by applying for funding and have employed a qualified instructor. Up to 16 people attend every week.

- Finding Solutions:

Although not a brand new activity, we haven't run this for a while. We've been really pleased that it has been very

Community Resources for Change
(A company limited by guarantee)

Trustees' report (continued)
for the year ended 31 March 2024

Achievements and performance (continued)

well attended – around 17-18 people a week.

Training

- Family Support Training (Trusthouse Funding):

We are about to train our second group of women - having started with 7 in last year's group, we are inviting another 9 to join. This is really exciting as it's a mixture of church women and those who have come through activities at Castle Point over the last year. It's a great opportunity to explore our values with those who are new to our way of working.

- Volunteers:

There are around 40 volunteers at the moment. They are involved in helping in the kitchen, cleaning, picking up food, running and supporting various groups. Marisa ensures they are being trained, understand our values and get the support they need.

Connection

Friendships continue to be built and also continue outside Castle Point with some people meeting up for coffee, lunch etc. Several people also come on a Sunday to the church meeting and are starting to get to know others. Comments from our visitors' book:

'I love Castle Point because everyone is so friendly and make you feel so welcome and are always helpful'
'Always there if you have a problem like one big happy family. Nothing is too much trouble and we all help each other with all sorts of issue and the food ain't bad (thank you Ellie) Ha ha!'

'Since I joined the Castle Point team in 2015 I was a bit nervous of everybody but everyone welcomed me. They helped me to get my confidence back. I like helping Eli out in the kitchen, - she relies on me sometimes. If I've got problems I can talk to someone here. If I've got something going on they help me'.

'Castle Point is a great place to be. I have made friends there. I never had friends before I went there.'

One-to-one support

This remains a key (and challenging) part of our work.

Our support team do a great job in liaising with services and are often able to get breakthrough in situations that have seemed immovable. Housing continues to be a particularly difficult issue for people to navigate but people also often ask for help with applying for benefits, looking for employment, writing to the Home Office, phoning about healthcare appointments etc. This unseen work all takes a lot of time and energy but is also often very rewarding. For example, one woman was referred to us by a midwife and we have been there consistently with her since before her son's birth, assisting with her home office application, helping with clothes for the baby, food and other practical support. She has found friends and a new family with us and recently joined in with the baby thanksgiving at church. She is very moved by the support she receives and says watching how we work gives her the desire to find her own sense of purpose.

Our family support workers spend a lot of time supporting mums (particularly those who have moved here from other countries) with parenting issues, healthy eating concerns etc. The 'Amazing Mums' group (for women who have autistic children) has developed, with her help, into a mutually supportive group where they can discuss their concerns and offer advice from their own experience.

Articulating who we are

Dr Anne Smith was seconded to us from FaithAction until the end of March and helped us identify key reasons for why our work is successful. She has produced a document, Community Resources: why does it work? We expect to be able to use this to talk and write more effectively about our approach.

Community Resources for Change
(A company limited by guarantee)

Trustees' report (continued)
for the year ended 31 March 2024

Achievements and performance (continued)

Dr Smith also brought together a focus group to re-design our evaluation questionnaire which had previously been too wordy for those with literacy problems or English as an additional language. It is now much simpler and user-friendly.

Peaced Together

Peaced Together continues to grow with constant new interest although for various reasons some of our trained locations are no longer maintaining their licence, we have 37 current licences and a further two who have been trained but not quite managed to get up and running. In addition to this we are currently training one more location which will be our first in Manchester. We have also been running training to expand some current teams as well as training two of our team with the Creative English support materials enabling them to deliver Peaced Together to those who have English as an additional language.

We are coming to the end of our funding and have submitted several applications which have not been successful, still waiting on the outcome for one of them. We are running a pilot for a new follow-on course which is focused on people wanting to explore their faith, hoping to roll this out through our current locations. Many partners we work with are churches and they are interested in this new programme. We have applied for funding specifically for this and will hear if that has been successful at the end of April.

The Peaced Together team has reduced this year with admin currently being covered by one part-time team member, we need to secure further funding in order to employ additional support and expand the team. Over the last year we have delivered 26 courses to 184 participants (we have not yet received all our annual returns, so these numbers are likely to increase). Since Peaced Together started in 2012 we have delivered 273 courses to 2,009 participants.

Localities

Community Resources continued in its role as convenor and host of the community locality lead organisations, with Barking & Dagenham GP Health Inequality Leads, NELFT Locality Leads, Mental health practitioners, LBBD's Participation and Engagement, Housing and Community Solutions teams and CAB. The Community Locality Leads programme was initiated in October 2022. The model was underpinned by a learning programme, supported by a learning partner, Ratio, and utilising funding secured by the NE London ICB to address health inequalities, combined with funding from LBBD to address the cost-of-living crisis. The proof-of-concept year set out to discover how best to build an asset-based, community infrastructure in addressing the challenges of residents facing health inequalities and the impact of the cost of living crisis.

During 23-2024, the five organisations collectively spoke to 3,596 local residents, produced a 4-episode podcast called 'friends and purpose', and created six locality maps which together highlight 775 connecting places across the borough. At the time of writing these have collectively gained just under 25,000 hits online. 93% of these came from just one locality where, following 'prototyping training*' a group of residents have been testing how to link local people to safe, connecting places. Community Resources trained 17 community groups in the art of 'prototyping' – learning to identify the question which they want to try to solve, testing different solutions, evaluating their effectiveness, and adapting accordingly.

The work was extended for four months to January 2024 after the first year's funding came to an end at the end of September 2023. During this period, external evaluators, Collaborate, were commissioned to evaluate the first year's work, to support the development of the model from the learning gleaned from the first year. From February 2024 a further 'transition' phase was funded, with Community Resources leading on gaining the input from wider networks of VCFSE organisations into phase 2 of the model; in particular adapting the model to centralise the establishment of locality networks.

Connection Catalysts

In September 2023 Community Resources partnered with Care City on behalf of the BD Collective to lead a piece of work which brought together three strands of funding designed to address the health impacts of social

Community Resources for Change
(A company limited by guarantee)

Trustees' report (continued)
for the year ended 31 March 2024

Achievements and performance (continued)

isolation on those who are discharged from hospital without the support of family and friends.

B&D's Place based Partnership and Health and Wellbeing Board Committee in Common agreed to release funds from the Ageing Well Programme, the Better Care Fund and the Clinically Extremely Vulnerable Fund to the BD Collective to support a programme of work underpinned by learning. The programme was set up to discover and test how support, and 'alongside' friendships can improve people's health and well-being, prevent people returning to hospital and create environments for people to flourish and contribute to their community outside a service model.

The work is being completed in two phases:

- Phase 1, between September 2023 and April 2024, was for discovery and design.
- Phase 2, between May 2024 to 31st May 2025, will be for learning and delivery.

Phase 1 was built on work that has been done in recent years to understand why Barking and Dagenham has the 2nd highest rate of loneliness across the capital, and to design something different.

Phase 1 interviews with people who have been in this isolated place have revealed ambitions that grow as an individual recognises, appreciates the power of strong relationships, and wants them for themselves - eventually leading to reciprocation and a contribution to the wider community. For example, from those who start to invite other people who they know are isolated to join in, to leading an exercise class (Wheels in Motion) for those who are in a similar situation to themselves.

Phase one has also uncovered the importance of working with people to help them build their agency to address 'root causes' in their lives and recognise that people experiencing isolation are also frequently experiencing new transitions and complexity.

BD_Collective.

The work of BD_Collective continues, and is now in its final year with Community Resources as the secretariat. Over the last year, there has been considerable work done around the future of the Collective to ensure the transition from Community Resources is effective. A team of 12 member organisations have been shaping the plan to create a Community Benefit Society (CBS) for the ongoing work. This has now been agreed in consultation with the wider Collective membership. The social infrastructure contract which has funded BD_Collective to date is being retendered in April. The staff team will continue until the end of the current contract, July 2024 and then be TUPed to the new entity.

Activity of the Collective this year has been focused on the building of the 7 active networks and supporting the consortia programmes that have developed. In addition, the first consortia led community building was established at Heath Park. This is a partnership of 3 core organisations and a great opportunity to demonstrate the impact of a consortia model. We anticipate many more developing in the future. The £95k Community Chest fund, focused on social prescribing, was managed and distributed by a steering group established from Collective membership and distributed using participatory methods.

The process for Network development has been improved and simplified by a small group of member organisations. The Little Box and Big Box still exist but the process is now much simpler.

BD_Collective hosted 2 events Together We Lead which brought in high profile external speakers alongside local practitioners to explore the significance of civil society. These were well attended and increased the profile of BD_Collective beyond Barking & Dagenham.

As well as the above, BD_Collective has convened around 12 briefing meetings about funding opportunities for local organisations, provided representation through members at 14 different boards/committees and been part of 5 strategy workstreams with statutory partners.

Communication has continued to be a mix of e-bulletins and the Discourse platform. We have seen a marked increase in the use of the platform over the last year.

Community Resources for Change
(A company limited by guarantee)

Trustees' report (continued)
for the year ended 31 March 2024

Achievements and performance (continued)

Future plans

The work of Community Resources, especially in Barking & Dagenham has grown considerably and we will build further on this in the year ahead. The transition of BD_Collective secretariat will be a big change this year, but Community Resources will still be involved in the Collective activity as a member.

We have a small deficit of £56 projected for the coming year and we have already been active in seeking relevant funds to cover this and expand the work.

Financial review

a. Going concern

We currently have 3 applications in process for the ongoing work of the Neighbourhood team and Peaced Together and we are pursuing other avenues of funding for the shortfall in overheads and other costs. The Trustees reviewed the financial position at the meeting in July and agreed to review the financial position again in September following the outcome of these applications. We will review the need for redundancy at this point to ensure we do not incur additional staff costs post December as required. There has recently been an award of £19,694 towards costs for this team. We are ensuring all expenditure is monitored carefully for all departments. Costs are being cut where possible.

On this basis the Trustees are confident that the charity is still a going concern. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

b. Reserves policy

Community Resources for Change reserves policy sets the level of reserves to be held as:

- Two months full running costs
- A further two months of salary costs

This equates to a minimum free reserves level of approximately £80k. At present the Charity holds sufficient reserves to exceed this target.

This level of reserves is designed to provide an orderly reduction in charity activity should income decline for any reason.

c. Results for the year

GLW Management Services Ltd have continued to provide our financial management, supported by our bookkeeper here. This is working well and the Trustees are satisfied that we now have robust monthly management accounts.

At the year end, the Charity's reserves include a balance of £4,819 (2023: £26,140) of restricted funds which comprise unexpended balances of grants and donations held for specific purposes.

Whilst the Charity has a deficit of £139,231 in the financial year 2023 to 2024, (2023: Surplus of £120,676), there were free reserves of £295,585 carried forward from the prior year leaving balance of free reserves of £177,675 at 31 March 2024. This enables Community Resources to continue to function as a going concern.

Community Resources for Change
(A company limited by guarantee)

Trustees' report (continued)
for the year ended 31 March 2024

Structure, governance and management

a. Constitution

The Charity is a company limited by guarantee, as well as registered charity and as such is a non-profit making organisation. It was incorporated on February 2006 and its governing document is the Memorandum and Articles of Association.

b. Methods of appointment or election of Trustees

The management of the Charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Memorandum of Association.

c. Risk management

The Trustees have assessed the major risks to which the Charity is exposed and are satisfied that systems and procedures are in place to mitigate exposure to the major risks.

The first of the two main risks affecting the Charity is limited staff capacity impacting the delivery of work. Management regularly review and adjust the staff responsibilities. Avril McIntyre meets with Project Leads to ensure they are managing their own workload and that their team is working well.

The other main risk the Charity faces is the ability to obtain additional secured funding, post the Reaching Communities grant. An application has been submitted and management expect to hear the outcome of this by late August. Management are also identifying other possible funders to apply as well.

Plans for future periods

We recognise that our website is very out of date and have relied on pro-bono support to get that developed. However, we recognise this is now a priority and will invest some of this year's surplus in making sure that effectively represents our work.

We have the opportunity to second Dr Anne Smith for a day a week over the next year from FaithAction to support us with how we measure impact. Anne has extensive experience of developing effective ways to measure connection and belonging and we expect this to be a significant investment both to understand why what we do is so successful as well as support with future funding applications.

Funds held as custodian

On occasion the Charity receives money on behalf of other charities, which it banks and then pays out to these charities. This income is received as agent for these other charities and the income, and the related payments, are excluded from the Statement of financial activities; any money that has not been distributed by the year end is recognised as a creditor.

The Charity acted as an agent for Lankelly Chase, and in that capacity held £2,119 of funds at 31 March 2023. During the financial year 2023 to 2024 funds of £2,119 were paid out, leaving a zero balance at 31 March 2024.

Community Resources for Change
(A company limited by guarantee)

Trustees' report (continued)
for the year ended 31 March 2024

Statement of Trustees' responsibilities

The Trustees (who are also the directors of the Charity for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Charity and of its income and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the Board of Trustees on 22 August 2024
on their behalf by:

and signed



Sally Dixon
Trustee

Community Resources for Change
(A company limited by guarantee)

Independent examiner's report
for the year ended 31 March 2024

Independent examiner's report to the Trustees of Community Resources for Change ('the Charity')

I report to the Charity Trustees on my examination of the accounts of the Charity for the year ended 31 March 2024.

Responsibilities and basis of report

As the Trustees of the Charity (and its Directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charity's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Charity as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Community Resources for Change
(A company limited by guarantee)

Independent examiner's report (continued)
for the year ended 31 March 2024

This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work or for this report.

Signed: 

Lucy Hammond

Dated: 2 September 2024

BSc FCA DChA

Kreston Reeves LLP
Chartered Accountants
9 Donnington Park
85 Birdham Road
Chichester
West Sussex
PO20 7AJ

Community Resources for Change
(A company limited by guarantee)

Statement of financial activities (incorporating income and expenditure account)
for the year ended 31 March 2024

	Note	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Income from:					
Donations and legacies	4	22,985	251,739	274,724	483,657
Charitable activities	5	391,670	-	391,670	450,937
Investments	6	7,857	-	7,857	2,371
Total income		422,512	251,739	674,251	936,965
Expenditure on:					
Charitable activities	7	540,507	272,975	813,482	816,289
Total expenditure		540,507	272,975	813,482	816,289
Net (expenditure)/income		(117,995)	(21,236)	(139,231)	120,676
Transfers between funds	13	85	(85)	-	-
Net movement in funds		(117,910)	(21,321)	(139,231)	120,676
Reconciliation of funds:					
Total funds brought forward		295,585	26,140	321,725	201,049
Net movement in funds		(117,910)	(21,321)	(139,231)	120,676
Total funds carried forward		177,675	4,819	182,494	321,725

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 15 to 28 form part of these financial statements.

Community Resources for Change
(A company limited by guarantee)
Registered number: 05702090

Balance sheet
as at 31 March 2024

	Note	2024 £	2023 £
Fixed assets			
Current assets			
Debtors	11	29,740	2,667
Cash at bank and in hand		314,849	392,943
		344,589	395,610
Creditors: amounts falling due within one year	12	(162,095)	(73,885)
Net current assets		182,494	321,725
Total net assets		182,494	321,725
Charity funds			
Restricted funds	13	4,819	26,140
Unrestricted funds	13	177,675	295,585
Total funds		182,494	321,725

The Charity was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees on
22 August 2024 and signed on their behalf by:



Sally Dixon
Trustee

The notes on pages 15 to 28 form part of these financial statements.

Community Resources for Change
(A company limited by guarantee)

Statement of cash flows
for the year ended 31 March 2024

	Note	2024 £	2023 £
Cash flows from operating activities			
Net cash used in operating activities	16	(85,951)	69,123
Cash flows from investing activities			
Dividends, interests and rents from investments	6	7,857	2,371
Net cash provided by investing activities		7,857	2,371
Cash flows from financing activities			
Net cash provided by financing activities		-	-
Change in cash and cash equivalents in the year	18	(78,094)	71,494
Cash and cash equivalents at the beginning of the year	17	392,943	321,449
Cash and cash equivalents at the end of the year	17	314,849	392,943

The notes on pages 15 to 28 form part of these financial statements

Community Resources for Change
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2024

1. General information

Community Resources for Change is a Charitable Company limited by guarantee incorporated in England and Wales. The registered office is Lifeline House, 25 Neville Road, Dagenham, Essex, RM8 3QS. The Charity's principal objectives are as set out in the Trustees Report on page 2.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Community Resources for Change meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Company status

The Charity is a company limited by guarantee. The members of the Charity are the Trustees named on page 1. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity.

2.3 Going concern

The Trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the Charity to continue as a going concern. The Trustees make this assessment in respect of a period of at least one year from the date of authorisation for issue of the financial statements and have concluded that the Charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about the Charity's ability to continue as a going concern, thus they continue to adopt the going concern basis of accounting in preparing the financial statements.

2.4 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants are included in the statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Notes to the financial statements
for the year ended 31 March 2024

2. Accounting policies (continued)

2.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.6 Government grants

Government grants are credited to the statement of financial activities as the related expenditure is incurred.

2.7 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.8 Taxation

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

2.9 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.10 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.11 Liabilities and provisions

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the statement of financial activities as a finance cost.

Community Resources for Change
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2024

2. Accounting policies (continued)

2.12 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

2.13 Pensions

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

2.14 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

3. Critical accounting estimates and areas of judgement

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The Charity makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results. The Charity does not currently have any significant accounting estimates or areas of judgement.

4. Income from donations and legacies

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Donations	4,738	-	4,738	41
Grants	18,247	251,739	269,986	483,616
	<hr/> 22,985 <hr/>	<hr/> 251,739 <hr/>	<hr/> 274,724 <hr/>	<hr/> 483,657 <hr/>
Total 2023	<hr/> 122,085 <hr/>	<hr/> 361,572 <hr/>	<hr/> 483,657 <hr/>	

Community Resources for Change
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2024

5. Income from charitable activities

	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Charitable activities	391,670	391,670	450,937
	<hr/>	<hr/>	<hr/>
Total 2023	450,937	450,937	
	<hr/>	<hr/>	

6. Investment income

	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Investment income	7,857	7,857	2,371
	<hr/>	<hr/>	<hr/>
Total 2023	2,371	2,371	
	<hr/>	<hr/>	

7. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Total 2023 £
Charitable activities	540,507	272,975	813,482	816,289
	<hr/>	<hr/>	<hr/>	<hr/>
Total 2023	451,996	364,293	816,289	
	<hr/>	<hr/>	<hr/>	

Community Resources for Change
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2024

8. Analysis of expenditure by activities

	Direct costs 2024 £	Support costs 2024 £	Total funds 2024 £	Total funds 2023 £
Charitable activities	807,359	6,123	813,482	816,289
Total 2023	810,067	6,222	816,289	

Analysis of direct costs

	Activities 2024 £	Total funds 2024 £	Total funds 2023 £
Staff costs	143,672	143,672	124,869
Property costs	20,297	20,297	18,532
Business development	24,923	24,923	91,884
Communication, marketing and administration	69,162	69,162	61,684
Project delivery costs	549,305	549,305	503,279
Repayments to funders	-	-	9,819
	807,359	807,359	810,067
Total 2023	810,067	810,067	

Analysis of support costs

	Activities 2024 £	Total funds 2024 £	Total funds 2023 £
Independent examination fees	1,980	1,980	1,950
Professional fees	4,143	4,143	4,272
	6,123	6,123	6,222
Total 2023	6,222	6,222	

Community Resources for Change
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2024

9. Staff costs

	2024 £	2023 £
Wages and salaries	142,036	123,912
Pension costs	1,636	957
	143,672	124,869

The average number of persons employed by the Charity during the year was as follows:

2024 No.	2023 No.
11	11

The average headcount expressed as full-time equivalents was:

2024 No.	2023 No.
3	3

No employee received remuneration amounting to more than £60,000 in either year.

The total remuneration and benefits received by the Charity's key management personnel, including employer's national insurance contributions, amounted to £47,480 (2023: £38,221).

10. Trustees' remuneration and expenses

During the year, one Trustee, Sally Dixon, received remuneration and benefits in her role as a project co-ordinator, as follows:

		2024 £	2023 £
Sally Dixon	Remuneration	14,407	11,933
	Pension contributions paid	214	171

During the year ended 31 March 2024, expenses totalling £1,323 were reimbursed or paid directly to 1 Trustee (2023 - £637 to 1 Trustee).

Community Resources for Change
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2024

11. Debtors

	2024 £	2023 £
Due within one year		
Trade debtors	27,093	125
Prepayments	2,647	2,542
	<u>29,740</u>	<u>2,667</u>

12. Creditors: Amounts falling due within one year

	2024 £	2023 £
Trade creditors	1,728	588
Other taxation and social security	2,417	982
Other creditors	628	3,255
Accruals and deferred income	157,322	69,060
	<u>162,095</u>	<u>73,885</u>

	2024 £	2023 £
Deferred income at 1 April 2023	36,826	-
Resources deferred during the year	74,026	36,826
Deferred income at 31 March 2024	<u>110,852</u>	<u>36,826</u>

Community Resources for Change
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2024

13. Statement of funds

Statement of funds - current year

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2024 £
Unrestricted funds					
Designated funds					
B&D Social Infrastructure	18,823	99,944	(100,910)	-	17,857
Peaced Together	5,700	8,051	(5,246)	(2,300)	6,205
Health Inequalities Fund	53,092	-	(52,854)	(238)	-
Cost of Living Fund	76,740	255,750	(308,109)	(24,381)	-
Prototypes CR	-	5,801	(756)	-	5,045
	<u>154,355</u>	<u>369,546</u>	<u>(467,875)</u>	<u>(26,919)</u>	<u>29,107</u>
General funds					
General Funds - all funds	141,230	52,966	(72,632)	27,004	148,568
	<u>141,230</u>	<u>52,966</u>	<u>(72,632)</u>	<u>27,004</u>	<u>148,568</u>
Total Unrestricted funds	<u>295,585</u>	<u>422,512</u>	<u>(540,507)</u>	<u>85</u>	<u>177,675</u>
Restricted funds					
Neighbourhood Team CR	17,237	105,223	(117,641)	-	4,819
Lankelly Chase BD Collective	6,490	-	(6,490)	-	-
Lankelly Disruptive Explorers	2,413	-	(2,413)	-	-
Peaced Together Lancaster Grant	-	15,000	(15,000)	-	-
Health Funds	-	131,516	(131,431)	(85)	-
	<u>26,140</u>	<u>251,739</u>	<u>(272,975)</u>	<u>(85)</u>	<u>4,819</u>
Total of funds	<u>321,725</u>	<u>674,251</u>	<u>(813,482)</u>	<u>-</u>	<u>182,494</u>

Community Resources for Change
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2024

13. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2022 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2023 £
Unrestricted funds					
Designated funds					
B&D Social Infrastructure	45,804	-	(125,460)	98,479	18,823
Peaced Together	-	-	-	5,700	5,700
Health Inequalities Fund	-	-	-	53,092	53,092
Cost of Living Fund	-	-	-	76,740	76,740
	<u>45,804</u>	<u>-</u>	<u>(125,460)</u>	<u>234,011</u>	<u>154,355</u>
General funds					
General Funds	<u>126,384</u>	<u>575,393</u>	<u>(326,536)</u>	<u>(234,011)</u>	<u>141,230</u>
Total Unrestricted funds	<u>172,188</u>	<u>575,393</u>	<u>(451,996)</u>	<u>-</u>	<u>295,585</u>
Restricted funds					
The Corner Coffee Shop Grants	9,819	-	(9,819)	-	-
Valence Park	8,152	-	-	(8,152)	-
Lankellychase BD Collective	10,890	-	(4,400)	-	6,490
Lankelly Chase - Ratio	-	30,000	(30,000)	-	-
Neighbourhood Network BD Lottery	-	52,700	(52,700)	-	-
Lankelly Disruptive Explorers	-	113,543	(111,130)	-	2,413
Lankelly Chase Social Isolation	-	20,000	(20,000)	-	-
Peaced Together Lancaster Grant	-	15,000	(15,000)	-	-
Neighbourhood Team CR	-	130,329	(121,244)	8,152	17,237
	<u>28,861</u>	<u>361,572</u>	<u>(364,293)</u>	<u>-</u>	<u>26,140</u>
Total of funds	<u>201,049</u>	<u>936,965</u>	<u>(816,289)</u>	<u>-</u>	<u>321,725</u>

Community Resources for Change
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2024

Unrestricted/Designated Funds:

Unrestricted Cost of Living Fund - this relates to an LBBD contract to provide funding for local organisations to support residents in Barking and Dagenham. Community Resources acted as the contract manager and lead partner for the programme. It ran from October 22 to January 24. The contract has now finished and the surplus funds from the contract have been transferred to general funds.

Designated B&D Social Infrastructure - This grant runs from July – June each year and so the budget for this project runs across the financial year Jul 23 - Jun 24. We will have expended the grant by the end of June 2023.

Designated Peaced Together Lancaster Foundation Grant - is funding to be used specifically for the Peaced Together project for both salary and other project costs.

Designated Health Inequalities Fund & Designated Cost of Living Fund - These contracts were budgeted across the year Oct 22 – Sept 23. We have expended the full amount within that period.

Designated Prototypes CR - We have secured some funding to do work which enables residents to have their own ideas to work within and for the community, if successful the learning from these can then be cascaded out, each group sets their own mini budget and works within it, for example Wheels in Motion, a chair based exercise group was set up from this funding when a disabled resident wanted to find a way to exercise from her wheelchair.

Restricted Funds:

Reaching Communities is a restricted fund which is specifically for Community Hub activities.

Lancaster Foundation is a restricted fund that was formed upon the receipt of grant funding to be used for the Peaced Together project for both salary and project specific costs.

The Corner Shop Coffee Grant - was originally for the development of the Corner Coffee shop to provide an excellent local place for people to connect, unfortunately the development of the project was halted and the funds were fully repaid to the funder.

The Health at the Hub fund is a small contract to deliver exercise activities.

Valence Park - is an activation programme to network and engage people in the local community to use their local park, due to Covid this was suspended. During the year, discussions were held with the funder, and it was agreed with the funder that the surplus funds could be used by the Neighbourhood Team for local project expenses.

Lankellychase Disruptive Explorers - This fund was for expenses relating to a group of organisations coming together to explore solutions to poverty in Barking & Dagenham. The balance has now been transferred to BD Giving, a local charity who is now leading on this work.

Lankelly Social Isolation was a grant with an open-ended end point. It was for small organisations in Barking & Dagenham to develop projects relating to social isolation. The grant was fully expended during the 22 to 23 financial year.

Neighbourhood Team CR - This is a combination of 3 grants (Mercers, Tudor and Trusthouse) that run across financial years. These restricted funds are budgeted to be spent in full by the end of the year (23-24).

Lankellychase - this was a small surplus for a grant received from Lankelly Chase Foundation to support local community based activities. The project is now concluded. Lankelly Chase – Ratio – This was a grant wholly expended on learning partnership activities provided by Ratio for the Barking and Dagenham Social Infrastructure project.

Neighbourhood Network BD Lottery - Community Resources acted as the managing agent for this grant from the National Lottery for Barking and Dagenham Social Infrastructure, the full amount of funds were expended during the 22 to 23 financial year.

Community Resources for Change
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2024

14. Summary of funds

Summary of funds - current year

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2024 £
Designated funds	154,355	369,546	(467,875)	(26,919)	29,107
General funds	141,230	52,966	(72,632)	27,004	148,568
Restricted funds	26,140	251,739	(272,975)	(85)	4,819
	<u>321,725</u>	<u>674,251</u>	<u>(813,482)</u>	<u>-</u>	<u>182,494</u>

Summary of funds - prior year

	Balance at 1 April 2022 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2023 £
Designated funds	45,804	-	(125,460)	234,011	154,355
General funds	126,384	575,393	(326,536)	(234,011)	141,230
Restricted funds	28,861	361,572	(364,293)	-	26,140
	<u>201,049</u>	<u>936,965</u>	<u>(816,289)</u>	<u>-</u>	<u>321,725</u>

15. Analysis of net assets between funds

Analysis of net assets between funds - current period

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Current assets	228,918	115,671	344,589
Creditors due within one year	(51,243)	(110,852)	(162,095)
Total	<u>177,675</u>	<u>4,819</u>	<u>182,494</u>

Community Resources for Change
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2024

15. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior period

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Current assets	356,101	39,509	395,610
Creditors due within one year	(60,516)	(13,369)	(73,885)
Total	295,585	26,140	321,725

16. Reconciliation of net movement in funds to net cash flow from operating activities

	2024 £	2023 £
Net income/expenditure for the period (as per Statement of Financial Activities)	(139,231)	120,676
Adjustments for:		
Dividends, interests and rents from investments	(7,857)	(2,371)
(Increase) in debtors	(27,073)	(67)
Increase/(decrease) in creditors	88,210	(49,115)
Net cash provided by/(used in) operating activities	(85,951)	69,123

17. Analysis of cash and cash equivalents

	2024 £	2023 £
Cash in hand	314,849	392,943
Total cash and cash equivalents	314,849	392,943

Community Resources for Change
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2024

18. Analysis of changes in net debt

	At 1 April 2023	Cash flows	At 31 March 2024
	£	£	£
Cash at bank and in hand	392,943	(78,094)	314,849
	<u>392,943</u>	<u>(78,094)</u>	<u>314,849</u>

19. Pension commitments

The Charity operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the Charity in an independently administered fund. The pension cost charge represents contributions payable by the Charity to the fund and amounted to £1,636 (2023: £957). Contributions totaling £Nil were payable to the Charity at the Balance sheet date and are included in debtors (2023: £Nil).

20. Operating lease commitments

At 31 March 2024 the Charity had commitments to make future minimum lease payments under non-cancelable operating leases as follows:

	2024 £	2023 £
Not later than 1 year	-	11,667
	<u>-</u>	<u>11,667</u>

Community Resources for Change
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2024

21. Related party transactions

One of the Trustees; John Singleton, served as a Trustee of Lifeline Community Projects (LCP) and a director of Lifeline Enterprises (LE) and Valence Group Ltd during the financial year.

Avril McIntyre is a Trustee of both Lifeline Church and Lifeline Network International, and a director of Valence Group Ltd and Care City Innovation C.I.C..

The Charity, LCP, has provided back office administrative and financial support to Community Resources for Change during the financial year. A monthly recharge invoice is processed to reflect such transactions.

During the year the Charity had the following transactions with of Lifeline Community Projects (LCP):

- Paid expenditure to LCP totalling £12,119 (2023: £4,052).
- Expenses were recharged from LCP totalling £1,250 (2023: £3,435)
- At the balance sheet date CRC owed LCP £807 (2023: £191).

During the year the Charity had the following transactions with Lifeline Church (LC):

- Paid expenditure to LC totalling £32,125 (2023: £19,844).
- Expenses were recharged from LC totalling £6,820 (2023: £937).
- At the balance sheet date LC owed CRC £3,332 (2023: £Nil).

During the year the Charity had the following transactions with Lifeline Network International (LNI):

- Paid expenditure to LNI totalling £10,654 (2023: £6,944).
- Expenses were recharged from LNI totalling £193 (2023: £126).
- At the Balance sheet date there were no balances outstanding between CRC and LNI (2023: £Nil).

During the year the Charity had the following transactions with Valence Group Ltd (VGL):

- Paid expenditure to VGL totalling £4,277 (2023: £Nil).
- At the Balance sheet date there were no balances outstanding between CRC and VGL (2023: £Nil).

During the year, the Charity had the following transactions with Care City Innovation C.I.C. (CCI):

- Paid expenditure to CCI totalling £100,000 (2023: £Nil).
- Expenses were recharged from CCI totalling £14,196 (2023: £Nil).
- At the balance sheet date CCI owed CRC £14,196 (2023: £Nil).

During the year, the Charity had the following transactions with Avril McIntyre (Trustee):

- Paid expenditure totalling £1,457 (2023: £852).
- Expenses were recharged totalling £134 (2023: £215).
- At the Balance sheet date there were no balances outstanding between CRC and AM (2023: £Nil).

During the year, the Charity had the following transactions with Judi Singleton, a daughter in law of a Trustee; John Singleton. Judi is a Pilates instructor and is hired to work on a sessional basis.

- Paid expenditure totalling £1,110 (2023: £175).
- Expenses were recharged from £690 (2023: £360).
- At the balance sheet date Judi Singleton owed CRC £315 (2023: £Nil).

Elsbeth Paisley, a former Trustee of CRC, now works on a contractual basis for CRC, her role is developing the health offer within the borough.